

WHAT IS CLAIMED IS:

- 09659167-091100
1. A method of conducting an e-commerce transaction on a global communication network by using personal account information of a credit card retrieved from a credit card company server on the network, comprising the steps of:
 - at a user location disposed on the network, reading a machine-resolvable code (MRC) of the credit card of a user with a reading device;
 - extracting coded information from the MRC;
 - obtaining routing information associated with the coded information, which routing information corresponds to the personal account information of the user stored on the credit card company server disposed on the network;
 - connecting the user location to the credit card company server across the network in accordance with the routing information;
 - returning the personal account information from the credit card company server to the user location;
 - presenting the personal account information to the user at the user location;
 - providing a hyperlink to a web site of a vendor in the personal account information for automatic connection of the user location to the vendor web site in response to selection thereof; and
 - displaying web site information of a product of the vendor web site in response to the user selecting the hyperlink such that the product may be purchased from the vendor web site.
 2. The method of Claim 1, wherein the MRC is optical indicia.
 3. The method of Claim 2, wherein the optical indicia is a bar code.

4. The method of Claim 1, wherein the routing information in the step of obtaining is stored on a user computer at the user location such that the coded information in the step of extracting is used to obtain the corresponding routing information from the user computer.

5. The method of Claim 4, wherein the user computer stores a plurality of coded information each associated with unique routing information such that reading of the MRC of a select one of one or more credit cards of the user causes the user computer to connect to the corresponding credit card company server over the network.

6. The method of Claim 1, wherein the reading device is a wireless scanner which transmits the coded information to the user computer via a receiving device operatively connected to the user computer.

7. The method of Claim 1, wherein personal account information in the step of presenting is displayed on a computer display operatively connected to the user computer.

8. The method of Claim 1, wherein the routing information in the step of obtaining comprises a network address of the credit card company server on the network and file path information which locates the personal account information of the user on the credit card company server.

9. The method of Claim 1, wherein the hyperlink is associated with a line item transaction of the personal account information such that the purchased product associated with the line item transaction is a select one of one or more products of the vendor of the web site which are available for purchase.

10. The method of Claim 1, wherein the hyperlink is associated with a line item transaction of the personal account information such that the purchased product associated with the line item transaction is unrelated to product information of one or more products of the vendor of the web site which are available for purchase and to which the hyperlink is associated.

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11. A system of conducting an e-commerce transaction on a global communication network by using personal account information of a credit card retrieved from a credit card company server disposed on the network, comprising:

a machine-resolvable code (MRC) of the credit card of a user, wherein
5 said MRC is read with a reading device at a user location of said user, said user location disposed on the network, and coded information of said MRC extracted therefrom;

routing information associated with said coded information, which
said routing information corresponds to the personal account information of said user
10 stored on the credit card company server;

wherein the user location is connected to the credit card company
server across the network in accordance with said routing information, and the
personal account information returned from the credit card company server to said
user location, and presented to said user at said user location; and

15 a hyperlink to a web site of a vendor provided in the personal account information for automatically connecting said user location to said web site in response to selection thereof;

wherein web site information of said vendor web site contains product
information of a product for purchase which is presented to said user in response to
20 said user selecting said hyperlink.

12. The system of Claim 11, wherein said MRC is optical indicia.

13. The system of Claim 12, wherein said optical indicia is a bar code.

14. The system of Claim 11, wherein said routing information is stored on
a user computer at said user location such that said coded information is used to
obtain the corresponding said routing information from said user computer.

15. The system of Claim 14, wherein said user computer stores a plurality of said coded information each associated with unique said routing information such that reading of said MRC of a select one of the one or more credit cards of said user causes said user computer to connect to the corresponding credit card company server over the network.

16. The system of Claim 11, wherein said reading device is a wireless scanner which transmits said coded information to a user computer via a receiving device operatively connected to said user computer.

17. The system of Claim 11, wherein personal account information is displayed on a computer display operatively connected to a user computer.

18. The system of Claim 11, wherein said routing information comprises a network address of the credit card company server on the network and file path information which locates the personal account information of said user on the credit card company server.

19. The system of Claim 11, wherein said hyperlink is associated with a line item transaction of the personal account information such that said purchased product associated with said line item transaction is a product available for purchase from said vendor web site.

20. The system of Claim 11, wherein said hyperlink is associated with a line item transaction of the personal account information such that said purchased product associated with said line item transaction is unrelated to product information of one or more products of said vendor of the web site which are available for purchase and to which said hyperlink is associated.

21. A method for effecting a commercial transaction between a user location and a commerce providers location on a network, comprising the steps of:

inputting a unique commerce code associated with a user at the user location, wherein the unique commerce code is associated with historical commerce transactions of the user associated with the unique commerce code;

in response to the step of inputting, determining a locational relationship between the historical commerce transaction information of the user and a plurality of related commerce provider locations on the network;

connecting the user location to a select one of the plurality of related commerce provider locations in accordance with a predetermined selection process;

displaying commercial transaction information from the connected one of the commerce provider location associated with that connected- to-commerce provider location for selection by the user; and

selecting one of the displayed commerce transactions and completing the commerce transactions associated therewith.

22. The method of Claim 21, wherein the unique commerce code is not related to the commerce provider location.

23. The method of Claim 21, wherein the step of determining comprises the steps of:

in response to the step of inputting, displaying the historical commerce transaction information;

associating with the displayed historical commerce transaction information routing information for routing thereto;

selecting one of the displayed routing information; and

in response to the step of selecting, effecting the step of connecting utilizing the selected routing information.

24. The method of Claim 21, wherein the predetermined selection process is user determined.

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